



State of Michigan Retirees

Volume 2 2009

This issue provides a variety of timely information related to your health care benefits and your health care needs



For Your Benefit

Blue365 – Your New Resource for Living Healthier

Every day, 365 days a year, you make decisions about health and the things that affect it. You decide how to stay active and fit, what kind of preventive care to get, how to care for a child or aging parent, and how to plan for health-related expenses. When considering these types of decisions, Blue365 can help.

Medicare Plus Blue Group and Blue365SM are here for you even when you're healthy.

We support your health every day, not just at the doctor's office. Because being healthy includes achieving peace of mind, feeling in control and enjoying an active lifestyle. Blue365 complements your health coverage by giving you exclusive access to resources that help make it easier and more affordable to live a healthier lifestyle. Blue365 online resources include tools to help you make important choices about your health care and your future, as well as exclusive discounts on products and services you can use today—all included in your membership with Blue Cross Blue Shield of Michigan.

Blue365SM is your path to wellness.

With top national brands, programs, and resources to choose from and new companies added regularly, Blue365 was created to give you exactly what you need. It all starts on the web. You'll find an array of discounts on health and wellness products and services, including industry leaders in alternative and preventive therapies, fitness, exercise, nutrition and elective procedures. Select companies include Gold's Gym, Curves, Snap Fitness, L.A. Weight Loss, e-Diets, Kronos Optimal Health and some Weight Watchers*. Blue365 offers decision support tools for family care including how to choose a caregiver or a long-term care insurance provider and accessing emotional support to deal with care of a family member from select companies like Seniorlink*. And beyond the international coverage of Blue Cross Blue Shield of Michigan that is available through BlueCard Worldwide®, Blue365 also offers exclusive travel savings for healthy spa vacations and wellness getaways from select companies such as Canyon Ranch*.

* Current program/company participation as of 9/09.



Blue365 continued on pg 2

Blue365 offers access to discounts and savings that are available for members' purchase directly from independent vendors on products and services for healthy lifestyles. These products and services are different from the benefits that are covered under Medicare Plus Blue Group, and are offered to all BCBSM members. Blue365 complements your health care coverage by helping you live healthier every day.

At no cost to you, the Blue365 program offers:

Health and wellness

- Discounts on alternative/preventative treatments like massage therapy, acupuncture and mind-body disciplines
- Discounts and savings on fitness memberships and weight-loss programs
- A tailored, self-directed walking program
- Information about Blue Distinction to help members find out which facilities meet rigorous clinical criteria for cardiac care, bariatric surgery, transplants and outstanding care and processes
- Additional resources via web seminars and online tools and guides about a wide variety of health and wellness topics, including an online daily calorie counter and nutrition guides

Family care

- Information to help members make family-care decisions, such as selecting care for a parent or child
- Savings for senior care advisory and evaluative services
- A comprehensive guide to choosing long-term care insurance to help plan for their future

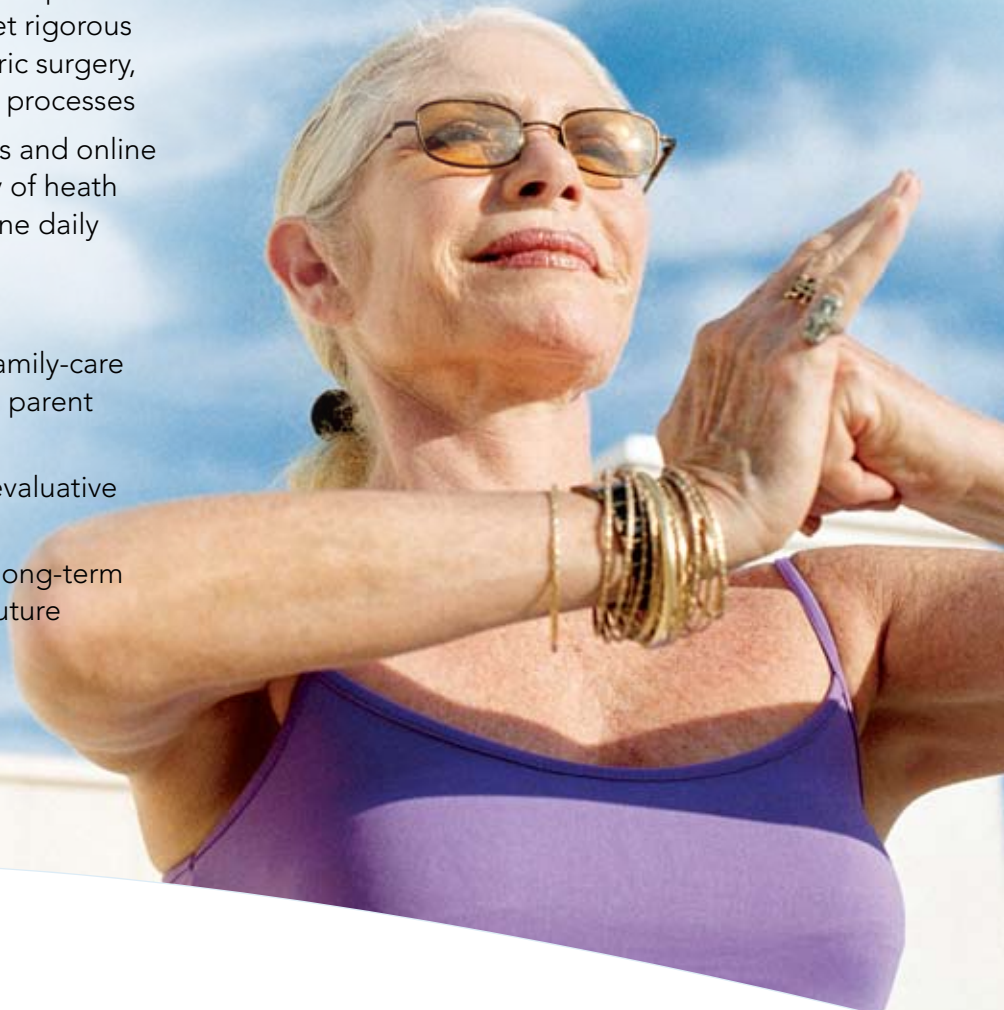
Financial well-being

- Discounts for financial services and retirement checkups via a national financial services company
- A comprehensive guide to choosing long-term care insurance to help plan for the future

Travel

- Information about BlueCard and how members can get access to physicians and hospitals worldwide
- Discounts for healthy getaways at premier U.S. destinations
- Additional travel resources about travel tips, vaccinations and passport requirements

The help you need to make important decisions about your health and wellness, and to achieve a healthy lifestyle is all in one place. For more information, visit Blue365 at bcbasm.com/blue365.



Select the right hearing aid for your needs

Millions of Americans with hearing loss could benefit from hearing aids but refuse to wear one because they don't want to admit that they have a hearing problem, or perceive that there's a social stigma related to wearing hearing aids. They don't realize that hearing loss is much more conspicuous than a hearing aid.

A hearing aid is the first and most important device to improve hearing. It can significantly improve the hearing of people suffering from most forms of hearing loss, restoring 25 percent to 75 percent of the loss.

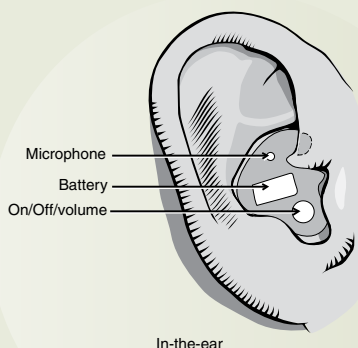
Buying a hearing aid is a unique experience for each person because everyone's hearing loss is different. However, there are steps you can take to make sure you're getting one that fits your needs.

First, get a thorough medical exam from an otologist, otolaryngologist or otorhinolaryngologist to rule out any medical problems. Then, if a hearing problem is detected, go to an audiologist to have your hearing evaluated as soon as possible. The audiologist will prescribe an appropriate hearing aid as a result of the audiometric exam, taking in account your lifestyle and listening needs. You may purchase your hearing aid from a qualified dealer.

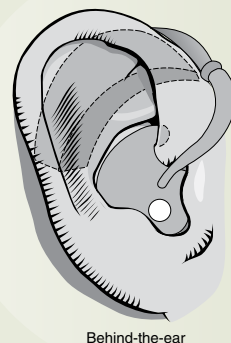
Types of hearing aids

The type of hearing aid that best suits your needs will greatly depend on the nature of your hearing loss and the size of your ear. There are several types of hearing aids:

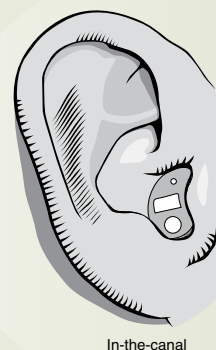
- **In-the-ear** hearing aids fit completely in the outer ear and are used for mild to severe hearing loss.



- **Behind-the-ear** hearing aids are worn behind the ear and connected to a plastic ear mold that fits inside the outer ear. The components are held in a case behind the ear. Sound travels through the ear mold into the ear. BTE aids are used by people of all ages for mild to profound hearing loss. Poorly fitting BTE ear molds may cause feedback, a whistling sound caused by the fit of the hearing aid or by buildup of earwax or fluid.



- **Canal aids** fit into the ear canal and are available in two sizes:
 - **The in-the-canal** hearing aid is customized to fit the size and shape of the ear canal and is used for mild or moderately severe hearing loss.



The case, which holds the components, is made of hard plastic. ITC aids can accommodate added technical mechanisms such as a telecoil, a small magnetic coil contained in the hearing aid that improves sound transmission during telephone calls. ITC aids can be damaged by earwax and ear drainage, and their small size can cause adjustment problems and feedback. They aren't usually worn by children because the casings need to be replaced as the ear grows.

- **A completely-in-canal** hearing aid is largely concealed in the ear canal and is used for mild to moderately severe hearing loss. Because of their small size, canal aids may be difficult for the user to adjust and remove, and may not be able to hold additional devices, such as a telecoil. Canal aids can also be damaged by earwax and ear drainage. They aren't typically recommended for children.

Hearing aid technology makes a difference

In addition to the styles of hearing aids, there are three different levels of hearing aid circuitry technology for you to consider: analog, digitally programmable and digital.

- Analog technology has been around for decades. It is basic and offers limited adjustment capability. It is the least expensive and the least flexible.
- Digitally programmable technology is the “middle grade.” These units are actually analog technology, but they are digitally controlled by the computer in the audiologist’s office to adjust the sounds of the hearing aid.
- Digital technology is the most sophisticated hearing aid technology, giving the audiologist maximum control over sound quality and sound processing characteristics. It allows the audiologist to tailor or customize the sound of your hearing aids to what you need and want to hear. Digital instruments outperform digitally programmable and analog hearing aids.

Hearing expectations

Using hearing aids takes time and patience. Hearing aids will not restore normal hearing or eliminate background noise. Adjusting to a hearing aid is a gradual process that involves learning to listen in a variety of environments and becoming accustomed to hearing different sounds. Try to become familiar with hearing aids under less stressful circumstances a few hours at a time. Programs are available to help new wearers master listening techniques and develop skills to manage hearing loss. Contact your audiologist for further information about programs that may suit your individual needs.

Remember, life is too short to miss one single audible minute of it.





Pay attention to your hearing care coverage

Your hearing care coverage is designed to identify hearing problems and provide benefits for corrective hearing problems. Hearing benefits are payable once every 36-months unless significant hearing loss occurs earlier and is certified by your physician.

Out-of-state providers who participate with their local Blues plans are paid the BCBSM-approved amount. Out-of-state providers who do not participate with their local Blues plans are paid the BCBSM-approved amount minus any applicable deductible or copay. The payment is sent to the member and he or she is liable for the difference between BCBSM's approved amount and the provider's charge.

Medicare Plus Blue Group members are covered for:

- **Medical clearance exam** — Conducted by a physician (M.D. or D.O.) to rule out the presence of a medical condition
- **Audiometric exam** — Measures hearing ability, including tests for air and bone conduction, speech reception and speech discrimination
- **Hearing aid evaluations** — Determines what type of hearing aid should be prescribed to compensate for hearing loss
- **Ordering and fitting of the hearing aid** — Also includes the dispensing fees for normal services required for fitting the hearing aid
- **Conformity test** — Evaluates the performance of a hearing aid and its conformity to the original prescription after it has been fitted

Hearing care coverage continued on pg 6

What's not covered under your Medicare Plus Blue Group hearing care benefit

Your hearing care does not cover:

- Your medical clearance exam (It is covered under your medical benefits.)
- A hearing aid ordered while the patient is a member, but delivered more than 60 days after the patient's coverage terminates
- Replacement of hearing aids that are lost or broken, unless this occurs after 36 months, when benefits are renewed
- Repairs and replacement of parts including batteries and ear molds

Additional charges for the following types of hearing aids:

- Eye-glass type
- Digital-controlled programmable hearing devices
- Unusual or cosmetic equipment such as canal
- One-half shell
- Low-profile

These hearing aids are sometimes called "deluxe" hearing aids and exceed the amount BCBSM pays for a basic hearing aid

- For Medicare Plus Blue Group members, all hearing care services and supplies provided by providers who will not accept the terms and conditions of your Medicare Plus Blue Group plan
- Hearing aids that do not meet Food and Drug Administration and Federal Trade Commission requirements



Limited weight loss benefit covered by Medicare Plus Blue Group

Medicare Plus Blue Group provides benefits to members who are on a weight reduction program and under a physician's care. The patient must have a referral or a prescription to the clinic from the physician. Benefits are provided up to a \$300 lifetime maximum for services that meet medical criteria established by the state.

Benefits

Members must be at least 50 percent over their ideal weight¹ with a diagnosis of obesity, or must be at least 25 percent over their ideal body weight with a diagnosis of one of the following:

- Diabetes
- Fasting hyperglycemia
- Cardiac insufficiency
- Angina pectoris
- History of myocardial infarction
- Congestive heart failure
- Respiratory disease
- Chronic obstructive pulmonary disease with decreased PCO₂ tension
- Pickwickian syndrome
- Documented hypertension

Obesity may be the result of:

- Hypothyroidism
- Cushing's disease (adrenal hyperfunction)
- Hypothalamic dysfunction due to tumors or trauma
- Testicular or ovarian dysfunction due to decreased testosterone level, polycystic ovaries, polycythemia or renal insufficiency

Services rendered by one of the following clinics or centers² are payable if medical criteria are met and the services are referred or prescribed by a physician:

- Diet Center®
- Diet weight loss
- Family Medical Weight Loss Centers
- Formu-3 Weight Loss Centers
- Jenny Craig®
- Medical Weight Loss Clinic®
- Michigan Doctors Diet Control
- Nutrisystem®
- Optitrim
- Physicians Weight Loss Centers®
- Quick Weight Loss Center
- TOPS®
- Weight Watchers®

Approved services that are applied to the \$300 lifetime maximum include office visits, nutritional supplements, rice supplements, special diet supplements, vitamins, B-12 injections, HCG, vitamin injections, weight reduction program and whole body calorimeter. Office visits and lab tests are paid under your health plan.

Non-payable diagnoses or services

The following diagnoses and services are not payable under the weight loss program. These lists are a representation of non-payable services and are not meant to be all-inclusive.

The following diagnoses are not payable:

- Dyspnea on exertion
- Hypercholesterolemia
- Hypertriglyceridemia

Weight loss benefits continued on pg 8

¹ Percent over ideal weight is calculated using established weight charts.

² This list is not all inclusive.

The following are non-payable weight loss and obesity-related services:

- Acupuncture
- Behavior modification
- Biofeedback
- Body composition
- Counseling
- Diet therapy
- Educational materials
- Exercise programs
- Hospital confinement
- Hypnosis
- Nutritional counseling or classes
- Psychiatric treatment
- Use of exercise equipment

Members are reimbursed for the cost of services.

Submit your receipt to the BCBSM State of Michigan Customer Service Center at:

Blue Cross Blue Shield of Michigan
P.O. Box 80380
Lansing, MI 48908-0380.

The receipt must indicate the program fee and include the services being billed by the program.

For more information on this weight loss benefit, Medicare Plus Blue Group members can call toll free 888-322-5557.

Most adults need at least eight hours of sleep every night to be well rested. But not everyone gets the sleep he or she needs. In fact, about 40 million Americans suffer from sleep problems every year.

Not getting enough sleep for a long time can cause health problems. Excessive daytime sleepiness can be an indication of an undiagnosed sleep-related disorder. Insufficient sleep and sleep disorders are associated with chronic diseases including diabetes, high blood pressure, stroke and obesity. Sleep-related issues also can be primary symptoms of mental illness such as depression. But sleep-related issues also can be symptoms of other problems.

Sleep-related difficulties — typically called **sleep disorders** — affect many people. Major sleep disorders include:

- **Insomnia**
- **Narcolepsy**
- **Restless legs syndrome**
- **Sleep apnea**

Insomnia

Insomnia includes:

- Trouble falling asleep
- Having trouble getting back to sleep
- Waking up too early

Most people have trouble falling asleep from time to time. It is usually nothing to worry about. Stress, like the loss of a job or a death in the family, could cause problems falling asleep. Certain medicines can make it hard to fall asleep. Drinking alcohol or eating too close to bedtime can keep you awake, too.



What's keeping you awake?

Insomnia is called chronic (long-term) when it lasts most nights for a few weeks or more. You should see your doctor if this happens. Insomnia is more common in females, people with depression and in people older than 60.

Treatment:

Taking medicine together with some changes to your routine can help most people with insomnia. Certain drugs work in the brain to help promote sleep.

Narcolepsy

Narcolepsy is a chronic neurological disorder caused by the brain's inability to regulate sleep-wake cycles normally. At various times throughout the day, a person with narcolepsy experiences fleeting urges to sleep. If the urge becomes overwhelming, individuals will fall asleep for periods lasting from a few seconds to several minutes. In rare cases, some people may remain asleep for an hour or longer. In addition to excessive daytime sleepiness, three other major symptoms frequently characterize narcolepsy: cataplexy, or the sudden loss of voluntary muscle tone; vivid hallucinations during sleep onset or upon awakening; and brief episodes of total paralysis at the beginning or end of sleep. Narcolepsy is not definitively diagnosed in most patients until 10 to 15 years after the first symptoms appear. The cause of narcolepsy remains unknown. It is likely that narcolepsy involves multiple factors interacting to cause neurological dysfunction and sleep disturbances.

Treatment:

There is no cure for narcolepsy. Drug therapy may be helpful, but it should be supplemented by behavioral strategies. For example, many people with narcolepsy take short, regularly scheduled naps at times when they tend to feel sleepiest. Improving the quality of nighttime sleep can combat excessive daytime sleepiness and help relieve persistent feelings of fatigue. Among the most important common-sense measures people with narcolepsy can take to enhance sleep quality are actions such as maintaining a regular sleep schedule, and avoiding alcohol and caffeine-containing beverages before bedtime.

Restless legs syndrome

Restless legs syndrome is a condition in which your legs feel extremely uncomfortable while you're sitting or lying down. It makes you feel like getting up and moving around. When you do so, the unpleasant feeling of RLS temporarily goes away.

Treatment:

Sometimes, treating an underlying condition, such as iron deficiency or peripheral neuropathy, greatly relieves symptoms of RLS. Correcting the iron deficiency may involve taking iron supplements. However, take iron supplements only with medical supervision and after your doctor has checked your blood iron level.

What's keeping you awake
continued on pg 10



If you have RLS without any associated condition, treatment focuses on lifestyle changes and, if those aren't effective, medications. See your doctor for treatment.

Sleep apnea

Snoring loudly and often, together with too much daytime sleepiness, may be signs of sleep apnea. Sleep apnea is a very common sleep disorder. It is also very dangerous. The most common type of sleep apnea happens when your breathing stops during sleep. It can stop for about 10 seconds to as long as a minute. You wake up trying to breathe. This stop-and-start cycle of waking to breathe can repeat hundreds of times a night. The danger is that at some time you may not wake up to breathe. If this happens, you can die.

You are likely to feel sleepy during the day if you have this problem. People with sleep apnea tend to be overweight. It is more common among men than women.

Treatment:

- The most common treatment is a device that pushes air through the airway. This device is called a continuous positive airway pressure.
- Avoid beer, wine, liquor, tobacco and sleeping pills.
- Your doctor may also suggest you lose weight.
- In some cases, you may need surgery to make the airway bigger.

Diagnosis of sleep-related issues is important. People who don't get enough sleep, or have poor quality sleep, can present a hazard on the roads and in their jobs. Their sleep-related problems may also be associated with a reduced quality of life.

Sources: Dept of Health and Human Resources, Center for Disease Control, U.S. National Heart, Lung, and Blood Institute 2008.

Age and insomnia don't go together

It's said that the older people get, the less sleep they need. But if you're having trouble sleeping at night or you wake up tired, you should know that insomnia isn't a normal part of aging.

As you age, your levels of growth hormone and melatonin (which control sleeping and waking) decline. This can make you go to sleep earlier and wake up earlier, sleep more lightly or wake up several times during the night.

Like younger adults, you still need seven to eight hours of sleep a night. Something besides normal aging may be causing your problem if:

- You depend on pills to sleep
- You haven't slept soundly in over a month
- You often become sleepy at times when you should be alert (such as behind the wheel)

Common causes of insomnia in seniors

Several health conditions that affect older people can interfere with sleep, including:

- | | |
|-----------------------|---|
| • Diabetes | • Alzheimer's disease |
| • Arthritis | • Chronic obstructive pulmonary disease |
| • Cancer | • Heart disease |
| • High blood pressure | • An enlarged prostate |
| • Incontinence | |
| • Parkinson's disease | |

These conditions may cause breathing difficulties, frequent urination or pain that awakens you during the night. If you think an illness is causing your insomnia, talk to your doctor.

Sleep disorders

If you have sleep apnea, you may stop breathing at times during the night. Another condition, restless legs syndrome, causes an unpleasant sensation in the legs and an intense need to move them while lying down. If you think you have either condition, speak with your doctor.

Medications

Some medications can affect sleeping. These include:

- Calcium channel blockers
- Beta blockers
- Decongestants
- Cardiovascular drugs
- Antidepressants

If this is the case, your doctor may recommend a different drug or ask you to take your medication at a different time of day. Remember to cut down on caffeine and nicotine, which can also interfere with sleep.

Other factors affecting sleep

The lifestyle changes and emotional ups and downs of aging can also affect sleep. If you're less active than you used to be, your body may not know it still needs just as much sleep. Getting more exercise during the day — at least two hours before bedtime — can help. So can getting at least two hours of bright-light exposure each day. This can come from the sun or from a light box, which your doctor can recommend. Don't nap for more than 20 minutes during the day, or you may have trouble falling asleep at night. If feelings of sadness or anxiety are keeping you awake, talk to your doctor. You may be suffering from depression or an anxiety disorder, both of which can be treated.

Remember that sleeplessness is not a normal part of aging. Simple changes and your doctor's suggestions can help you get the rest you need.

For more information on drowsiness, visit the health library on BlueHealthConnection at **bcbsm.com**. Just log in to *Member Secured Services*, then click on *BlueHealthConnection*.

Source: webmd.com



S snoring is a common problem. It happens because when you go to sleep, the back of your throat relaxes and falls down a little bit and you hear that snoring sound.

Have you ever heard someone who snores so loud it wakes you up? Sometimes that can be a sign of sleep apnea, which is a serious sleep disorder. If you're not getting a good night's rest and you know that you snore, don't ignore it. You probably want to get checked out because it could be sleep apnea.

For Your Benefit

State of Michigan Retirees

MC B419 — Newsletter return only
Blue Cross Blue Shield of Michigan
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Detroit, Michigan 48226-2998

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For Your Benefit is meant to complement the advice of your health care professional and is not intended to take the place of professional medical care. Our recommendations are based on best medical practice. Please consult with your health care professional concerning your particular health situation.

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How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To Call

800-843-4876

Our customer service representatives are available from 8:30 a.m. to 6 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
P.O. Box 80380
Lansing, MI 48908-0380